

The Quarterly Connect

Fourth Quarter

October 2023

Our Team



Our clients are our top priority, and we believe you should be actively involved in defining your specific financial goals. Our aim is to develop long-term relationships built on trust and transparency so we can better understand your unique expectations, concerns, goals and priorities in a way that reflects your values and aspirations.

Through meaningful conversations, we get to know you and your family. By listening intently, Gateway Financial can help you realize your life vision and focus on what's most important to you—be it the success of your family, personal aspirations, or the legacy you want to leave for the people, charities and causes you care about most.

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[Thrivent.com/GatewayFinancial](https://www.thrivent.com/GatewayFinancial)

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Autumn reflections

After a glorious summer of long, playful days, the leaves are starting to drift to the ground, the morning air has a familiar crisp scent, and the sun is dipping behind the horizon early enough for an evening bonfire. Outdoor activities are once again enjoyable now that the oppressive heat is behind us, and long sleeves are making a comeback! Families can bundle up in their favorite sweaters and enjoy heading out to the pumpkin patch or apple orchards to take in the magnificent display of autumn colors around them.

The blessings of fall should ultimately remind us that God is always faithful and He loves us beyond our understanding. Even with the spectacular array of orange, red and yellow hues, the leaves aren't just "turning colors"—they are dying. And autumn gives us that subtle reminder: We aren't here for very long.

So, in this space where summer seems to be rushing away, and signs of winter are threatening to overwhelm Hallmark stores everywhere, remember that autumn is a season to remain steady. While school has started, new home and work projects have begun, and everyone seems to want to take advantage of a Venti Starbucks pumpkin spice coffee to accomplish more in their day, I want to recommend that you too remain steady.



Kari's family

God doesn't just work in spurts, and he doesn't just show up for holidays. He is with us wherever we go and working for our benefit in every season of life. What a comfort to know that Christ is with us—even when we aren't aware! He desires that we lean on him for our strength, not our gourmet coffee. He promises to lengthen our days when we begin them in fellowship with Him. He gives us encouragement through His word as well, "For I know the plans I have for you, declares the LORD, plans for welfare and not for evil, to give you a future and a hope."—Jeremiah 29:11

This fall, it is our sincere hope that you and your families are thriving and maintaining a steady walk through the seasons.

—Kari Lovera, Associate Financial Advisor

Meet the Team



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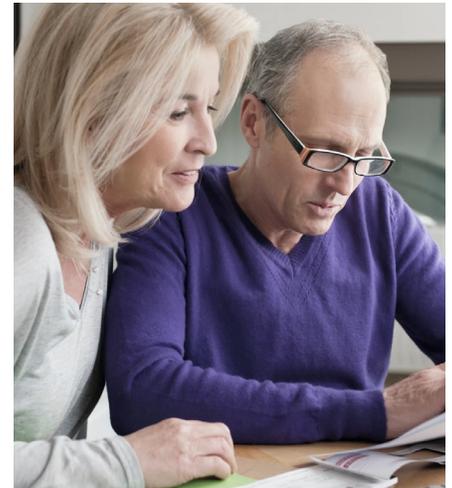


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How are RMDs taxed, and can you reduce their tax impact?

Retirement accounts can help you manage taxes during your working years and throughout your life. But nothing lasts forever, including tax deferral from accounts like 401(k)s. You'll eventually need to take required minimum distributions (RMDs) when you reach a certain age—and in some cases, when you inherit a retirement account. This typically results in a bigger tax bill.

And with the passage of the Setting Every Community Up for Retirement Enhancement (SECURE) Act 2.0, the ages when RMDs begin have changed. So, now may be a good time to sit down with a financial



advisor to run through a few tax-efficient strategies that may help reduce your RMDs. Learn more about RMDs [here](#).

Summer appreciation at the Piazza Messina

Nestled in the sleepy countryside of Cottleville, the Piazza Messina sits on a four-acre lake and is home to a pair of swans named Francesco and Matteo. It was a picture-perfect location to welcome more than 160 guests to enjoy a fabulous evening with us and Erin Bode—St. Louis' very own internationally recognized jazz singer!

Our guests perused the generous offerings on the raffle table and feasted on the delicious selections from Russo's gourmet catering.



A short program introduced Faith Through Fire to the crowd, as a brave young woman who is currently going through breast



cancer treatments was able to attend and give her testimony.

At the conclusion of the evening, we had several happy winners of prizes ranging from an air fryer to a grand spa package from Innsbrook, Missouri. We are honored and proud to partner with Faith Through Fire because their mission is to reduce the fear and anxiety that breast cancer patients feel and replace it with hope and a path toward thriving.

If you were among the guests, we hope you enjoyed the evening as much as we did and look forward to spending another summer night together next year!

Generosity thrives at Thrivent

Generous living is one of the many pillars upon which Thrivent bases its mission and vision. As a membership-owned fraternal organization with a common Christian foundation, we understand that we have been called to provide financial guidance from an eternal perspective, and that “it’s all God’s.”

Generosity, at its core, doesn’t have anything to do with finances or money. If it did, those struggling to make ends meet would miss out on the blessing and joy of giving! Generosity is the act of being kind, selfless and thoughtful toward others. What matters most is the compassion we offer another person. Recipients of our generosity are impacted in

numerous ways—from financial help to simply listening to help carry a burden. And the blessings are abundant on the flip side.

- Generosity inherently shifts our focus off of ourselves.
- Generosity is a natural confidence builder and boosts our sense of self.
- Generosity allows us to be more relaxed and live in the moment.
- Generosity is inspiring and contagious.

Over the past several months, Thrivent has been highlighting its clients who have taken our Generosity statements seriously and are giving back to their communities one generous moment at a time! At Gateway



Financial Group, we are proud to share their stories. Beth Wilmes and Brandon Wilkes are local to St. Louis and have incredibly passionate stories of hardship and loss turned into abundance. Please continue to read their stories here:

[Quitting Your Job to Start a Nonprofit & Other Ways to Follow Your Heart](#)

[Spreading the Wealth in the Community & at Home](#)

Setting your (grand) kids up for success

I’ve just heard that I’m going to be a grandmother! Once the happy tears were under control, my mind immediately jumped into the “dream” I’ve carried in my heart for years. I want to share my German-ish heritage with them, teach them generational-family recipes, play and explore with them, and, of course, help cultivate a positive and joyful outlook on money.

Our understanding of money begins to develop at an early age. Children watch their parents get cash from “the money machine” and observe how the exchange of dollar bills is “rewarded” with all sorts of fun stuff.

Kids receive money on birthdays and holidays, when they lose teeth or complete a chore at home. As coins and bills accumulate in their piggy banks, they can redeem their savings for everything from ice-cream treats to a new scooter.

But when our children get their first jobs, the power of money increases over their lives. They are given a sense of authority and control, and performance on the job is recognized with a paycheck. Suddenly, price tags have meaning, and costs must be weighed against values and goals. While we are still

(Continued on page 4.)



(Continued from page 3.)

children, our early experiences with money create lifelong beliefs and habits. Some are good, and some aren't. The challenges that come along with money only grow more complicated as we become adults. We are expected to be responsible for larger debts, such as a car or student loan. Maybe mom and dad

make us pay for our own cellphone and car insurance bills, or even college tuition. Now, the spending must pivot from “wants” to “needs.” Parents, grandparents and mentors have a great opportunity to set an example of wise spending, saving and investing. By starting at a young age, teaching our children

to be patient and delay gratification will set a behavior in place that can transition into financial stability. That first paycheck is a perfect opportunity to sit down with your child and simply break down the dollar amounts into “donate, save and spend.”

—Lisa Perry, Office Professional

Our kids love Thrivent

National “Take Your Kids to Work Day” is technically celebrated in April, so we may just have to invite the kiddos back in the spring!

A few weeks ago, before the school year began, the sun was shining almost as brightly as the smiles on the faces of our Thrivent kids when they arrived at our office to engage in a few hours of “work.”

We all would love it if our children were naturally curious about our jobs and were inspired to follow us in our professional footsteps. But, so often, children grow up without the foggiest idea of what their parents or grandparents actually do for a living. So, how do we help our kids understand what it is we do, and how we serve others in our profession? We invite them to the office!

As financial advisors at Thrivent, we help our kids understand that money is a tool which can be used to bless so many people. Even the youngest earners can understand the benefit of spare change or birthday money. But financial savvy doesn't come naturally to small humans, so guidance is instrumental to help them learn the greater value of saving, and eventually investing.



Together, we brainstormed nifty office ideas in a “kid sized” business meeting, packed supplies into backpacks for needy elementary and college students, feasted on Chick-fil-A for lunch, interacted with staff and clients, created and colored encouraging cards and an artistic project to take home as a souvenir from the day.

For now, we invite our kids to role-play at the office, make a cameo appearance on a Zoom call and hang out with a bunch of financially minded adults. But, it's our hope that by bringing our kids into the “adult world” they'll learn how to navigate the world we live in and become productive members of society. In the meantime, it's still

hysterical to hear how our children view our jobs. Here's a collection of comments we've gathered from some of our Thrivent colleagues:

Maryn: “She drinks coffee and talks to Uncle Omi in the office.”

Noah: “He hands people paper.”

Clayton: “He hangs out at the office. But, sometimes he leaves early to watch my games.”

Ella C: “He meets with clients and makes sure their kids don't starve.”

Henry: “He likes to work with numbers.”

Ella L: “He works so we can have money.”

Ava: “He helps people spend their money.”

Charlie: “He plays golf.”

Let's pumpkin spice things up a bit

Did you know, sprinkling ½ teaspoon of pumpkin spice (grandma's homemade recipe is below) over regular coffee grounds before you brew will give you a better flavor than the flavored beans?

Now that pumpkin spice has invaded every aisle at the grocery store, it may seem like pumpkin spice has been around forever. However, it's a relatively new seasoning blend that was created in the 1930's by McCormick & Co. as an easy way to mix ingredients for pumpkin pie. The spice package was seasonal, and singularly used for pies. That is, until 2003 when a well-known coffee company based in Seattle introduced its pumpkin spice latte. That's when pumpkin spice truly exploded onto the scene!

Pumpkin spice doesn't just taste delicious either. Cinnamon is excellent for balancing blood sugar levels. Ginger is highly anti-inflammatory and supports immune health. Nutmeg and cloves are rich in antioxidants, plus they have anti-viral and anti-microbial actions. Allspice has anti-bacterial and anti-cancer properties.

So, why not hop on the bandwagon and mix up your own

batch of pumpkin spice to enjoy America's signature fall flavor in all your favorite foods and beverages.

Basic pumpkin spice recipe

Add all ingredients to an airtight container and store in a dark, cool place.

¼ cup ground cinnamon

2 tablespoons ground ginger

2 teaspoons ground nutmeg

2 teaspoons ground cloves

2 teaspoons ground allspice



Let the races begin

In the late 19th century, the concept of Labor Day arose from the organized labor unions in New York City. In September 1882, the first "unofficial" parade took place as the hard-working, hourly employees decided to forgo their day's wage and celebrate. More than 200,000 people showed up to watch, and the outcome was epic. Within five years, several states proclaimed Labor Day as a state holiday. And in 1894, President Grover Cleveland signed an act making Labor Day an official federal holiday on the first Monday of every September.

Today, the mention of Labor Day conjures up thoughts of barbecues, retail sales, a three-day weekend, and in Brock's case—the annual Race for Reconciliation—a fun opportunity for people to come out and show their desire for racial unity in our city by walking or running together. This year, 130 participants laced up their sneakers to participate in the annual 5k and were treated to coffee and donuts from Thrivent to refuel at the finish line.



Upcoming events

All webinars are held via Zoom. Once you RSVP for the webinar, you will receive the Zoom information. Your family, friends and colleagues may also join you at your location or via the login information.

[Register now](#)

No products will be sold at these events.

Questions? Please contact us at GatewayFinancialGroup@Thrivent.com or 314-783-4214.

October events

11

Medicare Basics

Wednesday, October 11, 2023, at 6:30 p.m.
Des Peres Lodge | 1510 Des Peres Rd., St. Louis, MO 63131

Enrolling in Medicare can feel like opening a puzzle that’s all sky. It’s hard to know where to start. But, much like with puzzles, a little help goes a long way. That’s why we’re hosting Medicare Basics—an educational event to help explain your options. You’ll learn:

- An overview of Medicare and your options.
- Key points to consider with each plan.
- When and how to enroll.

This workshop is open to the public, and light refreshments will be served. We encourage you to bring an age-eligible friend! This is an informational meeting only. No products will be sold.

Give the office a call at 314-783-4214 or email us at GatewayFinancialGroup@Thrivent.com to reserve your spot!



17

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19

Navigating Awkward Conversations with Erin Lowry

Tuesday, October 17 and Thursday, October 19
Exclusive online webinar

Sometimes the hardest part of awkward money conversations is starting them. Get tools from bestselling author and millennial money expert Erin Lowry, author of the “Broke Millennial” series, to help you initiate money conversations with your friends, parents, adult children and partner.

- Learn why money is a stressor.
- Gain insight into your unique experience with money.
- Explore the benefits of scheduling money meetings with loved ones.

Check out our website for more information and to register. No products will be sold at this event.





Important Dates

Tuesday, October 3

Oktoberfest ends in Germany

Monday, October 9

Columbus Day/Indigenous Peoples' Day

Wednesday, October 11, at 6:30 p.m.

Medicare Basics workshop with Kari Lovera

Tuesday, October 31

Halloween

Wednesday, November 1

All Saints Day

Tuesday, November 7

Election Day

Saturday, November 11

Veterans Day

Thursday, November 23

Thanksgiving Day (office closed)

Friday, November 24

Black Friday (office closed)

Tuesday, November 28

Giving Tuesday

Sunday, December 3

Advent begins

Thursday, December 7

National Pearl Harbor Remembrance Day

Thursday, December 21

Winter solstice

Monday, December 25

Christmas Day (office closed)

Sunday, December 31

New Year's Eve



Lunch and Learn

One of the biggest compliments you can give us is a referral. Do you have a friend or family member you care about who may not know about the services and products that Thrivent offers? We would love to treat you both to lunch and get to know your guest. Please give us a call today!

Stay Connected

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